

## REMARKS

Claims 1-11 and 43-51 are pending in the application. No claims are added, amended or cancelled by this reply. Accordingly, claims 1-11 and 43-51 are at issue. Applicant respectfully requests reconsideration or further examination.

Claims 1-11 and 43-45 stand rejected under 35 U.S.C. §102(e) as being unpatentable over Goldhaber, U.S. Patent No. 5,855,008 in view of Walker, U.S. patent No. 5,794,207. Applicant respectfully traverses the rejection. The present invention claims a transaction service provider for administering a plurality of accounts for a client, which is not disclosed by Goldhaber. For example, claim 1 recites, inter alia, creating a database of client information including the client's personal information, account information corresponding to a plurality of accounts associated with the client, and transactional information corresponding to a plurality of transactions conducted by the client. "Account information" is defined in the application at page 10, lines 6-16 (including "any identifying designations which identifies the electronic transaction device client with a service institution..."). A "service institution" is defined as including any business, service, government agency or other agency, which issues any type of card commonly carried by an individual for purposes of identification, credit transactions, bank transactions, and other types of transactions. Application, p. 9, lines 9-15. "Transactional information" is also a defined term, incorporating information relating to various types of financial transactions. Application, p. 10, line 21-p. 11, line 2. Thus, with the present invention, a client may consolidate credit card activity for a number of accounts, frequent flier transactions, and health care information, in a single database, and then use that database to assist in conducting additional transactions.

Goldhaber does not disclose such a database including a client's account information corresponding to a plurality of accounts associated with the client and transaction information

corresponding to a plurality of transactions constructed by the client, as those terms are recited in claim 1 and defined in the written description. Walker also fails to disclose such a database. Furthermore, neither Goldhaber nor Walker disclose taking a database of client information including personal information, account information for a plurality of accounts, and designating a portion confidential and a portion non-confidential. Because Goldhaber and Walker, either alone or in combination, do not disclose all of the elements of claim 1, claim 1 is not rendered obvious by the patents. Additionally, claims 1-10 and 43-45, which depend from claim 1, are also not obvious.

Claim 2 is not rendered obvious for the further reason that claim 2 claims, *inter alia*, that the processor is configured to analyze information in a database of vendor information, analyze the database of client information, and provide a suggested transaction based on the information in the database of vendor information and the database of client information. Based on this analysis, the present invention may suggest the best bargain for the client for the purchase of a refrigerator in terms of preferences detailed by the client, with an emphasis on cost, features, warranty, etc. See Appl. p. 25, line 24 – page 26, line 13. Goldhaber, in contrast, does not disclose suggesting a particular purchase, and instead offers mere advertisements for the user to view. A vendor providing an advertisement is not the same as a processor analyzing information from multiple vendors and providing a suggestion for a particular transaction because mere advertisements, even if delivered by computer, do not put the user in a better position than if merely viewing advertising. Also, no reference has been identified as suggesting a specific transaction as claimed in claim 2, so the feature has not been shown to be well known in the art at the time of the invention. Claim 2 is not made obvious by Goldhaber for this additional reason.

Claim 4 is not unpatentable for the additional reason that it claims a processor that is configured to establish communications with a service institution via the network port, receive transactional information corresponding to the client from the service institution, and add the transactional information received from the service institution to the database client information. The cited portion of Walker does not disclose receiving transactional information from a service institution and adding it to the database of client information. Instead, Walker suggests that a buyer will receive the information in a conventional monthly statement. For this additional reason, claim 4 is believed allowable.

Regarding claims 43 and 45, Goldhaber does not disclose a client data consolidation expert system, as that term is used in the application. The client data consolidation expert system is recited as receiving input information comprising client profile information, transactions and records analysis and privacy specifications. Because Goldhaber does not disclose the database as recited in claim 1, it does not disclose an expert system having the inputs as claimed in claims 43 and 45. Accordingly, these claims are not unpatentable for this additional reason.

Claims 46-51 stand rejected as unpatentable over Goldhaber in view of Walker in view of Brandt et al, U.S Patent No. 6,714,979. Claim 46 is patentable over Goldhaber and Walker and Brandt for the same reasons set forth with respect to claim 1, above. In particular, claim 46 recites, inter alia, creating a database of client information including the client's personal information account information corresponding to a plurality of accounts associated with the client, and transactional information corresponding to a plurality of transactions conducted by the client. Neither Walker nor Goldhaber does not disclose such a database including a client's account information corresponding to a plurality of accounts associated with the client and transaction information corresponding to a plurality of transactions constructed by the client, as

those terms are recited in claim 46 and defined in the written description. Because neither Walker nor Goldhaber nor Brant discloses all of the elements of claim 46, claim 46 is not rendered obvious by the combination of Goldhaber and Brandt. Additionally, claims 47-51, which depend from claim 1, are also not obvious in view of the combination of Goldhaber and Brandt.

Claims 49 is patentable for the additional reason that it claims a client data consolidation expert system that is configured to receive input information comprising client profile information, transactions and records analysis and privacy specifications. Because Goldhaber does not disclose the database as recited in claim 46, it does not disclose an expert system having the inputs as claimed in claims 49. Accordingly, claim 49 is not anticipated for this additional reason.

Applicant respectfully submits that the claims are in condition for allowance, and such action is earnestly submitted. If the Examiner find that there are any outstanding issues which may be resolved by a telephone interview, the Examiner is invited to contact the undersigned at the below listed number.

Respectfully submitted,  
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